

REMARKS

A. Status of the Claims

Claims 4-5, 7-8, 13-17, 19-23, 38 and 50-55 are pending. Claims 1-3, 6, 9-12, 18, 24-37 and 39-49 have been cancelled.

B. The §102 Rejections of Claims 9-10, 41-42 and 45-46

Claims 9, 10, 41, 42, 45 and 46 were rejected under 35 U.S.C. §102(e) as being anticipated by Anvekar et al., U.S. Patent Publication No. 2002-0068610 (“Anvekar”). The Applicants respectfully disagree and traverse these rejections. Nonetheless, in the interest of expediting prosecution, the Applicants have cancelled claims 9, 10, 41, 42, 45 and 46. Accordingly, the Applicants submit that the §102 rejections are now moot.

C. Allowed Claims

In the Office Action Summary and the first sentence of the “Allowable Subject Matter” section of the Office Action, the Examiner indicated that claims 4, 5, 7, 8, 13-17, 19-23 and 51-55 were allowed. The Applicants thank the Examiner for the allowance of these claims.

The Office Action Summary and first sentence of the “Allowable Subject Matter” section do not mention independent claims 38 and 50. However, the Applicants believe that the Examiner has also allowed claims 38 and 50, because: 1) the Examiner’s stated reasons for allowance state that the prior art fails to teach “wherein said designated triggering event is receipt of an advertising message from a merchant,” as cited in claims 38 and 50; 2) no rejections

or objections were applied to claims 38 and 50 in the Office Action; and 3) each of the specifically cited, allowed claims (claims 4, 5, 7, 8, 13-17, 19-23 and 51-55) are dependent claims.

Accordingly, it is the Applicants' understanding that the allowed claims are claims 4, 5, 7, 8, 13-17, 19-23, 38 and 50-55.

In view of the present amendment, the Applicants respectfully submit that the application is in condition for allowance.

Should there be any outstanding matters that need to be resolved in the present application, the Examiner is respectfully requested to contact John E. Curtin at the telephone number listed below.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 50-3777 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

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